

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-35250-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elsie Joy Palombi  
aka Joy Palombi, aka Elsie Palombi  
2278 Klockner Road  
Hamilton, NJ 08690

Social Security No.:  
xxx-xx-2710

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 6, 2016.

On 8/8/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: September 28, 2016  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 9, 2016  
JJW: gan

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elsie Joy Palombi  
 Debtor

Case No. 14-35250-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2016.

db +Elsie Joy Palombi, 2278 Klockner Road, Hamilton, NJ 08690-3406  
 cr +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,  
 Arlington, TX 76014-4101  
 515230828 #+A-1 Collection, Re: RWJ, 101 Grovers Mill Rd, Lawrenceville, NJ 08648-4706  
 515230829 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit, 4000 Embarcadero, Arlington, TX 76014)  
 515267362 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 515230830 +Chase Bank USA, 800 Brookside Blvd, Westerville, OH 43081-2822  
 515230831 +Fingerhut/Meta Bank, 11 McLeland Road, Saint Cloud, MN 56395-0001  
 515230832 +GM Financial, PO Box 181145, Arlington, TX 76096-1145  
 515335426 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
 Ft. Worth, TX 76101-2032  
 515230834 +John Morton, Esq., Re: GM Financial, 110 Marter Avenue, Suite 301,  
 Moorestown, NJ 08057-3124  
 515230835 +Marie Rizzo, 69 Spring Garden Street, 2nd floor, Re: SC 1065-13,  
 Riverside, NJ 08075-3641  
 515230837 +RWJ at Hamilton, PO Box 48025, Newark, NJ 07101-4825  
 515230838 +Wells Fargo, PO Box 11701, Newark, NJ 07101-4701  
 515447727 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 515450025 +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
 Fort Mill, SC 29715-7203  
 515230839 +Westgate Resorts Orlando, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965  
 515230840 +Zucker Goldberg & Ackerman, Re: Wells Fargo, PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2016 23:32:22 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 09 2016 23:32:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515230833 E-mail/Text: cio.bncmail@irs.gov Aug 09 2016 23:32:01 IRS Insolvency Function, PO Box 724,  
 Springfield, NJ 07081  
 515336612 E-mail/Text: bk.notifications@jpmchase.com Aug 09 2016 23:32:09 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 515230836 +E-mail/Text: egssupportservices@egscorp.com Aug 09 2016 23:32:32 NCO Financial Systems,  
 Re: Progressive Ins, 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515268938\* +Americredit Financial Services Inc. dba GM Financ., P O Box 183853,  
 Arlington, TX 76096-3853  
 515252899\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 09, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
John Zimnis on behalf of Debtor Elsie Joy Palombi njbankruptcylaw@aol.com.  
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
TOTAL: 8